said William M.Barker. And the said William M.Barker for himself his heirs, executors, administrators and assigns, doth covenant that he will pay the entire mortgage debt hereby secured, and will make the monthly payments above mentioned; that he will pay all taxes, assessments, public dues and charges levied, or to be levied by law upon the property hereby mortgaged, or upon the debt hereby secured; that he will insure and, pending the existence of this mortgage, will keep insured, against loss by fire, the buoldings upon the ground hereby mortgaged, to the amount of at least Seven hundred and fifty dollars, and will cause such policy of insurance to be so framed or indorsed as, in case of fire, to inure to the extent above named, to the benefit of the said mortgages herein, its successors and assigns; that he will pay the premiums of insurance as they become due and payable, and that in the event of the default of the payment of the same by the said mortgagor, his heirs, or assigns, and the same are paid by the said mortgages, the amount so yaid shall be added to the said mortgage debt, as though included in the first instance in this fortgage.

And it is Agreed, between the parties hereto, that the second party hereto may and shall deduct from the payments made to it under this mortgage, an amount of money sufficient to pay the contributions sufficient to secure such an amount of insurance upon the life of the said William M.Barker under the natural death feature of the Relief Department of The Baltimore and Ohio Railroad Company, as will equal the amount due from the said William M.Barker to the said second party at any time, which insurance the said William M.Barker has agreed with the second party to maintain for its security:

Witness.' our hands and seals.

(Signed William M X Barker (seal)

(Signed E.R. Hogen

(Signed Ada V.Barker

(seal)

STATE OF MARYLAND, County of Frederick to wit!

Test:

I Hereby Certify, that on this 16th day of August, in the year nineteen hundred and thirteen before me, the subscriber, a Motary Public of the State of Maryland, in and for Frederick County aforesaid, personally appeared William M. Barker and Ada V. Barker, his wife, and did each acknowledge the foregoing Mortgage to be their respective act, And now, at the same time, before me personally appeared also Chas. C. Reed, agent of the within, named mortgages, The Real Estate and Improvement Company of Baltimore City, and made eath in due form of law that the consideration set forth in the foregoing mortgage is true and bona fide as therein set forth, and the said Chas. C. Reed further made eath, in due form of law that he is the agent of said mortgages and duly authorized to make this affidavit; and did also make oath in due form of law that the mortgages has not required the mortgagers, their agent or attorney, or any person for the said mortgagors, to pay the tax levied upon the interest covenanted to be paid, in advance, nor will it requir any tax levied thereon to be paid by the mortgagors or any person for them during the existence of this Mortgage.

(Signed) E.R. Hogan Notary Publie

Fotarial

State of Maryland, Frederick County, to-wit!-

I hereby certify that the foregoing is a true copy of the original Mortgage from William M.Barker & wife to The Real Estate and Improvement Company of Baltimore City, as recorded in Liber M.W.B.No.305 folio 503 &c, one of the Land Records of Frederick County, Maryland.

In Testimony Whereof, I hereunto subscribe my name and affix the seal of the Circuit Court for Frederick County, at Frederick Md, this 10th day of May, 1918.



Eli G. Taugh

Elerk of the Circuit Court for Frederick County, Md.

## "DESREE"

The Real Estate and Improvement Company of Baltimore City, a body corporate, Mortgages of William M. Barker and Ada V. Barker, his wife.

No. 9788 Equity.

In the Circuit Court for

Frederick County,

In Equity.

Petition.

The petition heretofore filed in this cause and the exhibit thereto and all other precedings were by the Court read and considered, it is thereupen thid 9th day of May, in the year Wineteen Mundred and Eighteen, by the Circuit Court for Frederick County, sitting as a Court of Equity, and by the authority thereof, adjudged, ordered and decreed that William M. Kennedy, of Baltimore City, be and he is hereby appointed Trustee in the room and stead of Samuel R. Barr, former Trustee, now deceased, to carry out the trust created by the deed of mortgage from Wiliam M. Barker and Ada V. barker, his wife to The Real Estate and Improvement Company of Baltimore City, a certified copy of which is filed as exhibit "A" to the petition heretofore filed in this Cause; and to make sale of the real estate